

Information to identify the case:

Debtor 1	Nicole D Reynolds	Social Security number or ITIN	xxx-xx-6190
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-14450-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole D Reynolds

3/6/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicole D Reynolds
Debtor

Case No. 20-14450-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 06, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2025:

Recip ID	Recipient Name and Address
db	+ Nicole D Reynolds, 13 Blossom Trail, Sicklerville, NJ 08081-3064
518765432	+ Advocare The Womens Group OBGYN, PO Box 3001, Voorhees, NJ 08043-0598
518765433	+ Apex Asset Management LLC, 1891 Santa Barbara Drive #204, Lancaster, PA 17601-4106
518765434	C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399
518765441	+ Convergent Healthcare Inc., Cooper, 124 SW Adams St Suite 215, Peoria, IL 61602-1308
518765444	+ EZ Pass, PO Box 52003, Newark, NJ 07101-8203
518765447	+ HSA Account Services/ PNC, PO Box 162177, Altamonte Springs, FL 32716-2177
518765451	+ KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
518765449	+ Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
518765450	+ Kivitz, McKeeever, Lee, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518804658	+ MidFirst Bank., Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518765457	+ Nehmad Perillo & Davis, 4030 Ocean Heights Avenue, Egg Harbor Township, NJ 08234-7505
518840811	+ P.O Box 6091, Bellmawr, NJ 08099-6091
518765461	+ Qual Ast Rec, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
518765462	RMCB, PO Box 1235, Elmsford, NY 10523-0935
518840810	+++ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
518765463	+ Spending Account Services, PO Box 160940, Altamonte Springs, FL 32716-0940
518868754	+ US BANK CUST/PC7 FIRSTTRUST BK, Linda S. Fossi, Esquire, GARY C. ZEITZ, L.L.C., 1101 Laurel Oak Road, Suite 170, Voorhees, New Jersey 08043-4381
518765470	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 06 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 06 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 07 2025 01:40:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 06 2025 22:01:43	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518765435	^ MEBN	Mar 06 2025 20:53:50	Camden County MUA, Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518765436	+ EDI: CAPITALONE.COM	Mar 07 2025 01:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518765436	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 06 2025 21:10:32	Capital One, Attn: Bankruptcy, Po Box 30285,

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Mar 06, 2025

Form ID: 3180W

Total Noticed: 54

			Salt Lake City, UT 84130-0285
518765437	+ EDI: CAPONEAUTO.COM	Mar 07 2025 01:40:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518765437	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 06 2025 22:01:04	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518765438	+ EDI: AISACG.COM	Mar 07 2025 01:40:00	Capital One Auto Finance, c/o Ascension Capital Group, PO Box 201347, Arlington, TX 76006-1347
518765438	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 06 2025 21:27:37	Capital One Auto Finance, c/o Ascension Capital Group, PO Box 201347, Arlington, TX 76006-1347
518778283	+ EDI: AISACG.COM	Mar 07 2025 01:40:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518778283	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 06 2025 21:12:03	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518808847	+ EDI: AISACG.COM	Mar 07 2025 01:40:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518808847	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 06 2025 21:11:17	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518765439	+ Email/Text: bankruptcy@philapark.org	Mar 06 2025 20:57:00	City Of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
518765440	+ EDI: WFNNB.COM	Mar 07 2025 01:40:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
518765442	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 06 2025 21:28:33	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518765443	^ MEBN	Mar 06 2025 20:55:04	Enterprise rent-a-car, PO Box 801988, Kansas City, MO 64180-1988
518765445	Email/Text: data_processing@fin-rec.com	Mar 06 2025 20:56:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
518765446	+ EDI: PHINGENESIS	Mar 07 2025 01:40:00	Genesis Bc/Celtic Bank/ Indigo, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518765448	EDI: IRS.COM	Mar 07 2025 01:40:00	Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346
518838109	Email/PDF: resurgentbknottifications@resurgent.com	Mar 06 2025 21:46:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518765452	+ Email/Text: BKNotice@ldvlaw.com	Mar 06 2025 20:55:00	Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269
518765453	+ Email/Text: bkmail@midfirst.com	Mar 06 2025 20:55:00	Midfirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518765454	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 06 2025 20:56:00	Midland Funding LLC, PO Box 2001, Warren, MI 48090-2001
518765455	+ Email/Text: bkmail@midfirst.com	Mar 06 2025 20:55:00	Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
518765456	Email/Text: compliance@onemnethehealth.com	Mar 06 2025 20:56:00	Mnet Financial, 95 Argonaut Suite 250, Aliso Viejo, CA 92656-4142
518765458	^ MEBN	Mar 06 2025 20:53:13	New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
518823478	EDI: PRA.COM	Mar 07 2025 01:40:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Mar 06, 2025

Form ID: 3180W

Total Noticed: 54

518765460	Email/Text: signed.order@pfwattorneys.com	Mar 06 2025 20:55:00	23541 Pressler Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
518836377	EDI: Q3G.COM	Mar 07 2025 01:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518804817	EDI: Q3G.COM	Mar 07 2025 01:40:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518765459	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 06 2025 20:55:00	NJ Division of Taxation, 50 Barrack Street 9th Floor, PO Box 245, Trenton, NJ 08695
519686771	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 06 2025 20:55:00	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518765464	+ Email/Text: clientservices@northwestcollectors.com	Mar 06 2025 20:55:00	The Endo Center At Voorhees, c/o Northwest Collections, 3601 Algonquin Rd Ste 23, Rolling Meadows, IL 60008-3126
518765465	+ Email/Text: SShiver@winslowtownship.com	Mar 06 2025 20:56:00	Township Of Winslow, 125 South Route 73, Braddock, NJ 08037-9422
518765466	+ Email/Text: bankruptcydepartment@tsico.com	Mar 06 2025 20:57:00	Transworld Systems Inc, 507 Prudential Road, Horsham, PA 19044-2308
518765467	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Mar 06 2025 21:12:03	U.S. Dept of Housing Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
518765468	^ MEBN	Mar 06 2025 20:54:53	United States Attorney General, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
518765469	+ Email/Text: usanj.njbankr@usdoj.gov	Mar 06 2025 20:56:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518881277		US Bank Cust/PC7 Firstrust Bk
518778290	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518842025	*+	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2025

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Mar 06, 2025

Form ID: 3180W

Total Noticed: 54

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snively	on behalf of Debtor Nicole D Reynolds jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Linda S. Fossi	on behalf of Creditor US Bank Cust/PC7 Firstrust Bk lfossi@zeitzlawfirm.com gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8